Dear Chairs Abercrombie and Moore, Vice Chairs Lesser and Leeper, Ranking Members Berthel and Case, and Members of the Human Services Committee:

My name is Yaz Liow and I am a resident of New Haven. I'm writing to communicate my strong support for S.B. 284 - An Act Increasing the Age from Eight to Eighteen Years for an Income-Eligible Person to Obtain Medical Assistance Regardless of Immigration Status. This bill would provide state-funded medical assistance to any child or young adult under the age of eighteen years of age, regardless of immigration status, whose household income does not exceed two hundred one percent of the federal poverty level, and who does not otherwise qualify for Medicaid, the Children's Health Insurance 11 Program, or employer-sponsored insurance.

Connecticut's expansion of HUSKY last year to children ages 0-8 years was an important win for immigrants in the state, who have been predominantly challenged by the shortage of healthcare resources available to them. The passage of S.B 284 would expand this win by guaranteeing more access to programs like HUSKY that largely benefit low-income immigrant families and individuals. Undocumented immigrants without coverage must rely on health care safety net resources, such as public hospitals or community clinics, to access needed medical care. Despite serving as important access points, none of these resources is equivalent to having comprehensive health insurance coverage.

Data reported by the Migrant Policy Institute (MPI) estimates that 30.1% of foreign-born, non-citizens in Connecticut have no health care coverage. This includes an estimated 159,600 individuals. In the undocumented community, that number goes up to an estimated 52% uninsured rate, or 53,000 uninsured undocumented individuals. Connecticut must recognize this staggering gap in equity if it hopes to lower the state's overall uninsured rate, especially during a pandemic that disproportionately impacts immigrants. While the uninsured rate in Connecticut is roughly 5.9%, an estimated 52% of undocumented immigrants in our state are uninsured. Connecticut's HUSKY Health Programs restricts applicants eligibility based on immigration status. Currently, undocumented individuals (those who are not US citzens or greencard holders) and those who have held a greencard for less than 5 years are unable to qualify for HUSKY. For people at lower income levels, HUSKY is the best option because it removes the barrier of deductibles and copays. As such, expanding HUSKY for immigrants regardless of status would benefit low-income families and individuals who would otherwise not be able to purchase coverage. Numerous studies have demonstrated that children who have neither private health insurance or Medicaid or any other public coverage receive fewer physician visits overall, fewer visits for the care of chronic conditions, and fewer preventive health care services compared to insured children.

Providing preventative and stable health coverage has been shown to reduce healthcare costs and save money by insuring individuals and allowing them to receive preventative care and treat issues earlier on. Early treatment effectively reduces the amount an individual will pay for

healthcare in the long term by preventing health issues from developing further and worsening. Research shows that having insurance makes a difference in whether and when people access needed care. Those who are uninsured often delay or go without needed care, which can lead to worse health outcomes over the long-term that may ultimately be more complex and expensive to treat.

In conclusion, I urge you to expand healthcare to the immigrant population because it would allow them to receive the preventative treatment they deserve, reduce the uninsured rate in Connecticut, and save the state money by decreasing uncompensated care costs. Connecticut can and should do better in promoting healthcare as a human right, rather than a commodity that only the wealthy can afford. I urge you to favorably vote this bill out of the Human Services Committee so that more immigrants in the state are able to access and afford health care that they're in desperate need of.

Thank you for your time and consideration,

Yaz Liow New Haven, CT